

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Emily M. Troyan ) Case No. 21-22509-CMB  
 ) Chapter 13  
Debtor )

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to provide for payment of post-petition federal income tax debt.
- ☐ a motion to lift stay  
as to creditor
- ☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated November 2, 2021
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$ 2,260.00 to  
\$ 2,390.00 per month, effective May, 2023 ; and/or the Plan term shall

be changed from        months to        months. .

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve        on or before        .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as        may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: IRS claim 7 shall govern.

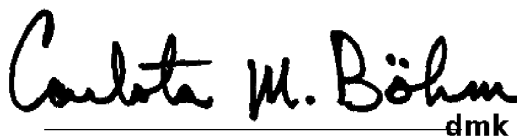
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 26<sup>th</sup> day of April, 2023

Dated: 4/26/2023

  
dmk

Honorable Carlota M. Böhm  
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtor  
Lauren M. Lamb, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
Llamb@Steidl-Steinberg.Com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

FILED  
4/26/23 12:03 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Emily M. Troyan  
Debtor

Case No. 21-22509-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Emily M. Troyan, 101 Hillcrest Road, Renfrew, PA 16053-1209
15436577	+ Allison J. Kiffin, Esq., c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15433012	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2023 23:49:00	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15433013	+ Email/Text: bankruptcy@affinityfcu.com	Apr 26 2023 23:49:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
15436578	+ Email/Text: rmcowell@slgcollect.com	Apr 26 2023 23:49:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N, Ste. 100, Cherry Hill, NJ 08034-1925
15439231	Email/PDF: bncnotices@becket-lee.com	Apr 27 2023 00:08:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15433014	+ Email/PDF: bncnotices@becket-lee.com	Apr 27 2023 00:08:44	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15433015	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:09:05	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15433016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:25	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15455135	Email/Text: sbse.cio.bnc@mail@irs.gov	Apr 26 2023 23:49:00	Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15447710	Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2023 23:56:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15433017	+ Email/PDF: ebnotices@pnmac.com	Apr 26 2023 23:56:19	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15439038	+ Email/PDF: ebnotices@pnmac.com	Apr 26 2023 23:56:34	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15435451	+ Email/Text: tdebn@credbankserv.com	Apr 26 2023 23:49:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 12

District/off: 0315-2

User: auto

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Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES
cr	*+	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
15433018	##+	Td Retail Card Services/Samsung, Attn: Bankruptcy, Po Box 731, Mahwah, NJ 07430-0731

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Emily M. Troyan julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5